

REMARKS

Prompt and favorable consideration of the application is respectfully requested.

Respectfully submitted,

FAY, SHARPE, FAGAN,
MINNICH & MCKEE, LLP

Date: Oct 16, 2003


James W. McKee, Reg. No. 26,482
Joseph E. Waters, Reg. No. 50,427
1100 Superior Avenue
Seventh Floor
Cleveland, Ohio 44114-2518
216.861.5582